

# Exhibit HH

[CoinLoan.io](#) > [Crypto Loans](#) > XRP Loans

# Get a Loan Backed by Your XRP

Borrow cash from 4.95% annually, without selling your crypto.

[Open Account](#)

Loan Amount

1000

€ EUR ▼

Collateral Amount

10831.65442

ⓧ XRP ▼

Loan Period

1 12 24 36 6 months

LTV ?

20%

35%

50%

70%

Interest Rate

4.95%

LTV

20%

Origination Fee

10 EUR

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1,034.75 EUR



## What is Ripple (XRP)?

Ripple is a tech company that provides effective solutions for sending money around the world through its global payment network RippleNet. XRP is RippleNet's native cryptocurrency. It acts as a means of universal liquidity on the network. The platform is open-source, which means that any banking company, payment system and other financial service provider can embed Ripple protocol into their system.

XRP is now the fifth largest cryptocurrency in the world by market capitalization, after Bitcoin, Ethereum, Tether stablecoin, and Polkadot. The cryptocurrency was developed from the ground up, using unique solutions and concepts. It has nothing to do with any existing codebases.



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## XRP History

The RippleNet concept was developed in Canada in 2004 by Ryan Fugger. The prototype called RipplePay was a new way of making online payments over the Internet. The system was launched only in 2012 and supported by a powerful development team. Ripple Labs is headquartered in San Francisco with offices in London, Singapore, Sydney, Luxembourg, and Mumbai.

The company now has over 300 partners, including high-profile companies like Mitsubishi UFJ Financial Group, National Australia Bank, Canadian Imperial Bank of Commerce, UniCredit Group, and MoneyGram Inc, one of the world's largest money transfer operators.



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Initially, the company created 100 billion coins. Since then, they have been gradually released into circulation. New emissions are prohibited by the protocol rule.

When carrying out transactions in any other currency, the system provides a commission of 0.00001 XRP. This amount protects the system from cyber attacks, making them too expensive.

Every CoinLoan account owner gets a destination tag that is generated together with a Ripple (XRP) deposit address. This unique code is used to determine what account a deposit should be assigned and credited to.



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**CoinLoan**

Fastest cross-border transfers (3-5 seconds). For comparison: for the Ethereum network, the transaction time is 2 minutes. For Bitcoin it's 1 hour.

### **Low transaction fee**

The transaction fee of 0.00001 XRP is so low that users don't notice it.

### **High level of protection**

XRP network ensures a high level of protection against spam and hacker attacks.

### **Power economy**

XRP isn't mined, which means no additional computing power and electricity costs.



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# Three Steps to Give Borrowing a Shot

Start Borrowing

## Verify Yourself

We need to get to know you, these are the rules of the financial market. The verification process is automatic and takes a couple of minutes to complete.

## Deposit Collateral

You may use crypto, stablecoins or even fiat as a collateral asset. It will be held at our custodian and returned safely to you as soon as you repay your loan.

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and get your money instantly — no credit checks, no paperwork or waiting for the approval.



## CoinLoan Stands on Safety

Our imperative is zero-incident safety. We're constantly raising the bar for our security standards so that users can sleep well.

Stay Safe with CoinLoan



Insured Custodian



Strict Access Recovery Policy



Vulnerability Scans



Two-Factor Authentication

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Customer Support





CoinLoan



GDPR Compliance



Biometric Authentication

## Grab the App



4.8(100+) Reviews

Manage all your digital assets in five screens. Stay in touch with your account activity with instant push alerts.



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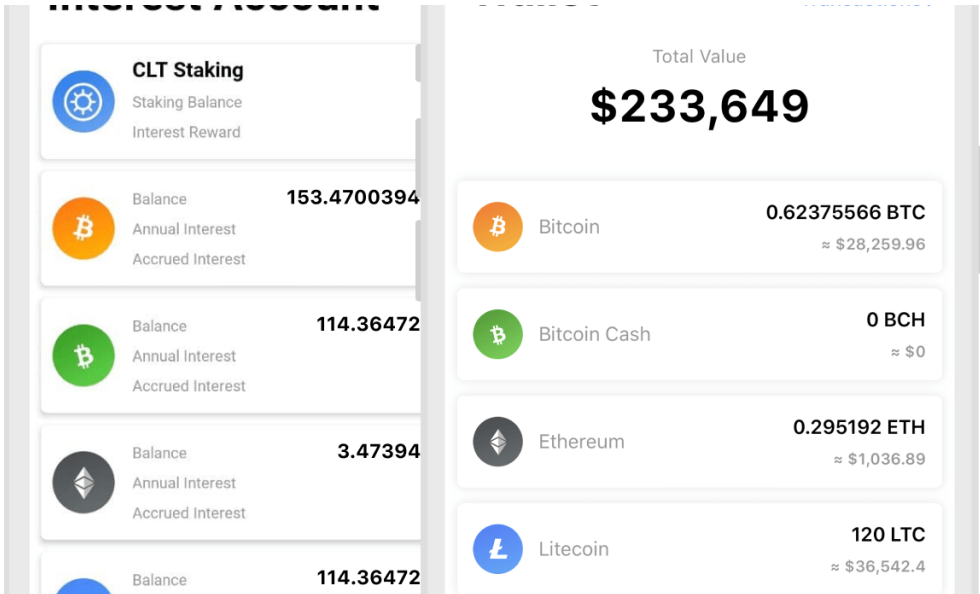
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CoinLoan OÜ, Kaupmehe tn 7-9, Tallinn, 10114, Estonia

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